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Company In Depth Fundamentals - Profile

Ticker: **BAC US EQUITY**

Bank of America Corp (New York: BAC, Currency: USD)

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

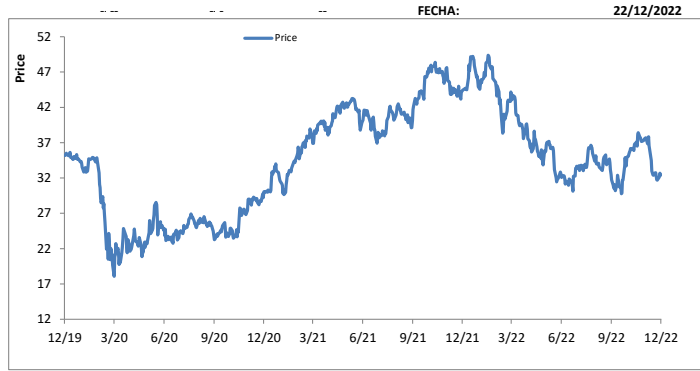
Website: www.bankofamerica.com
 Number of Employees: 213,270
 Ticker: BAC US

100 North Tryon Street Charlotte, NC 28255 United States
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 Fax : 1-704-386-6699

↓ **32.39** -0.29 (-0.89%)

Bank of America Corporation opera como una sociedad de cartera financiera. Ofrece cuentas de ahorro, depósitos, préstamos hipotecarios y para la construcción, gestión de efectivo y patrimonio, certificados de depósito, fondos de inversión, tarjetas de crédito y débito, seguros, y servicios bancarios móviles y en línea. Opera en todo el mundo.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	32.39	Market Cap (MM)	259,846.6
Open	32.52	Shares Out. (MM)	8,022.4
Previous Close	32.68	Float %	87.1%
Change	0.49	Shares sold short (MM)	48,460,851.0
Change %	1.52	Dividend Yield %	2.7
Day High/Day Low	32.6 / 31.9	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	50.1 / 29.3	P / Diluted EPS Before XO	
Volume (MM)	30.08	Beta	1.02
Avg. Vol - 3 mo (MM)	42.66		



Financial Information (Currency: USD, in mm)			
Revenue - LTM	103,331.0	Cash & ST Invest.	606,085
EBIT - LTM	30,890.0	Total Assets	3,128,528.0
EBITDA - LTM	--	Total Debt	607,747.0
Net Income - LTM	27,409.0	Total Liabilities	2,858,462.0
Total Enterprise Value	--	Total Equity	270,066.0
TEV/ Total Revenue	--	Cash from Operations - LTM	7,326.0
TEV/ EBITDA	--	Cash From Investing - LTM	-75,816.0
		Cash from Financing -LTM	-6,388.0

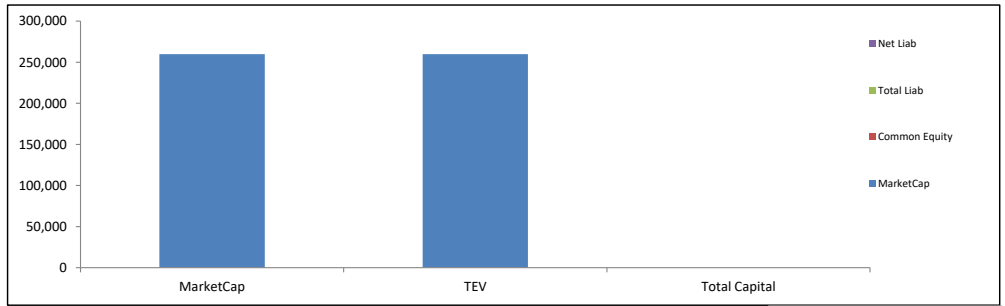
Company Notes	
2016 Q1	2014 A1
Net income includes, (In million, pre-tax)	GAAP Net Income includes, (in millions, pre-tax):
A gain of \$154 from DVA adjustment	a loss of \$16.400 from Litigation Expenses.
A loss of \$131 from Litigation expense	a loss of \$240.000 from DVA/FVA
2015 A1	2014 Q4
GAAP Net Income includes, (in millions):	GAAP Net Income includes, (in millions, pre-tax):
a pre-tax loss of \$581.000 from Litigation / Settlement	a loss of \$393.000 from Legal/Litigation/Settlement
an after-tax loss of \$290.000 from Tax Provision/Benefit	a loss of \$626.000 from DVA/FVA
2015 Q4	2014 Q1
GAAP Net Income includes, (in millions):	GAAP Net Income includes, (in millions, pre-tax):
a pre-tax loss of \$353.000 from Litigation / Settlement	a loss of \$600.0 from Legal/Litigation/Settlement
an after-tax loss of \$290.000 from Tax Provision/Benefit	a gain of \$112.000 from DVA
2015 Q3	2013 A1
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions, pre-tax):
a loss of \$231.000 from Litigation / Settlement	a loss of \$4,557.000 from DVA, FVO and Litigation
a gain of \$313.000 from Debt Valuation Adjustments (Banks Only)	
2015 Q2	2013 Q4
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions, pre-tax):
a loss of \$175.000 from Litigation / Settlement	a loss of \$2,300.000 from Legal/Litigation/Settlement
a gain of \$102.000 from Debt Valuation Adjustments (Banks Only)	a loss of \$600.000 from Various One-Time Items
2015 Q1	2013 Q3
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions, pre-tax):
a loss of \$370.000 from Litigation / Settlement	a loss of \$444.000 from DVA
a gain of \$19.000 from Debt Valuation Adjustments (Banks Only)	a loss of \$1,100.00 from Litigation
	a loss of \$300.000 from Other Abnormal Items

Key Board Members		
Name	Title	Organization
Pierre J P De Weck	Chairman	Parasol Unit Foundation For Co
	Board Member	Bank Of America Corp
Robert David Yost	Board Member	Bank Of America Corp
	Board Member	Marsh & McLennan Cos Inc
	Board Member	Brecon Pharmaceuticals Holding
	Board Member	Exelis Systems Corp
	Board Member	Johnson Controls,Inc And Affil
	Board Member	Johnson Controls International
Brian Moynihan	Chairman	Merrill Lynch Preferred Captl
	Chairman	Merrill Lynch Captl Trust Iii
	Chairman/Ceo	Bank Of America Corp
	Chairman-Supervisory Board	Clearing House Payments Co Lic
	Board Member	Catalyst
	Board Member	Merrill Lynch & Co Inc
Arnold W Donald	Principal	Awd Group Plc
	Vice Chairman	Carleton College
	Founder	Merisant Co
	Partner/Advisor	Wind Point Partners
	Chairman	World Travel & Tourism Council
	Board Member	Bank Of America Corp
	Board Member	Greater New Orleans Foundation
	Board Member	Barnes-Jewish Hospital
	Trustee	Missouri Botanical Garden
	Board Member	Dhr Intl Inc
Thomas D Woods "Tom"	Board Member	Bank Of America Corp
	Board Member	Alberta Investment Mgmt Corp
	Board Member	Dbars Inc
	Board Member	St Joseph'S Health Centre
	Board Member	Cibc World Markets Inc

Ticker:	BAC US EQUITY										
Period Type:	Annuals										
Annuals	Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY

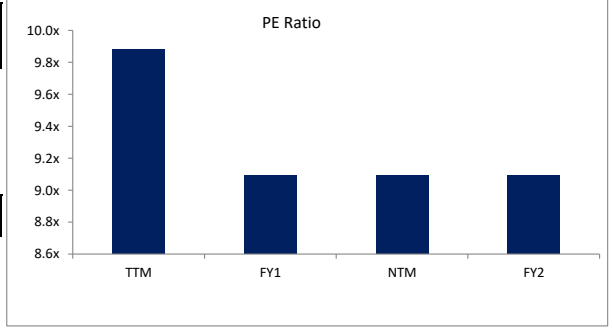
Key Financials	Actuals											LTM	Estimates	
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	30/09/2022	30/09/2022	31/12/2022	31/12/2023	31/12/2024			
For the Fiscal Period Ending	USD											USD	USD	USD
Total Revenue	93,514.0	93,662.0	100,264.0	109,627.0	113,589.0	93,753.0	93,851.0	--	93,851.0	24,349.7	24,349.7			
Growth Over Prior Year	(3.4%)	0.2%	7.0%	9.3%	3.6%	(17.5%)	0.1%	--	9.9%	9.9%	9.9%			
Gross Profit	--	--	--	--	--	--	--	--	--	--	--			
Margin %	--	--	--	--	--	--	--	--	--	--	--			
EBITDA	--	--	--	--	--	--	--	--	--	--	--			
Margin %	--	--	--	--	--	--	--	--	--	--	--			
EBIT	--	--	--	--	--	--	--	--	--	--	--			
Margin %	--	--	--	--	--	--	--	--	--	--	--			
Earnings from Cont. Ops.	15,836.0	17,822.0	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	--	--	--	--			
Margin %	16.9%	19.0%	18.2%	25.7%	24.1%	19.1%	34.1%	--	--	--	--			
Net Income	15,836.0	17,822.0	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	--	6,659.1	6,659.1	6,659.1			
Margin %	16.9%	19.0%	18.2%	25.7%	24.1%	19.1%	34.1%	--	7.1%	27.3%	27.3%			
Diluted EPS Excl. Extra Items	1.3	1.5	1.6	2.6	2.8	1.9	3.6	--	0.8	0.8	0.8			
Growth Over Prior Year	211.9%	13.7%	4.7%	67.3%	5.4%	(32.0%)	90.9%	--	(0.2%)	(0.2%)	(0.2%)			

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	32.39
Shares Out.	8,022.43
Market Capitalization (USD)	259,846.58
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	0.00
Book Value of Common Equity	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	0.00
= Total Capital	0.00



Valuation Multiples based on Current Capitalization				
For the Fiscal Period Ending	Actual	LTM	Estimates	
	30/09/2022	30/09/2022	30/09/2022	30/09/2022
TEV/Total Revenue	--	--	--	--
TEV/EBITDA	--	--	--	--
TEV/EBIT	--	--	--	--
P/Diluted EPS Before Extra	12.5x	--	--	--
P/BV	1.5x	--	1.1x	1.1x
Price/Tang BV	2.1x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	9.9x	9.1x	9.1x	9.1x
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x
Price / CF	38.3x	9.8x	9.8x	9.8x
Price / Book	1.1x	1.1x	1.1x	1.1x
Dividend Yield	2.7x	2.8x	2.8x	2.8x



Ticker:	BAC US EQUITY
Period Type	Annuals

BAC US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Statement											
Income Sheet as of:											
Currency	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Selling General & Admin Exp.	85,825.00	79,307.00	67,161.00	59,060.00	58,940.00	56,690.00	69,210.00	71,414.00	77,769.00	72,063.00	57,805.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	1,509.00	1,264.00	1,086.00	936.00	834.00	-	-	-	-	-	-
Other Operating Expense/(Income)	27,970.00	16,435.00	17,278.00	28,870.00	11,670.00	11,951.00	1,841.00	3,629.00	3,066.00	2,695.00	2,070.00
Operating Expense., Total	115,304.00	97,006.00	85,525.00	88,866.00	71,444.00	68,641.00	71,051.00	75,043.00	80,835.00	74,758.00	59,875.00
Operating Income	(230.00)	3,072.00	16,172.00	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	50,754.00	43,530.00	40,565.00	38,143.00	35,932.00	37,467.00	42,634.00	50,234.00	54,234.00	37,667.00	31,526.00
Net Interest Exp.	(50,754.00)	(43,530.00)	(40,565.00)	(38,143.00)	(35,932.00)	(37,467.00)	(42,634.00)	(50,234.00)	(54,234.00)	(37,667.00)	(31,526.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	47,570.00	43,530.00	40,565.00	38,143.00	35,932.00	37,467.00	42,634.00	50,234.00	54,234.00	37,667.00	31,526.00
EBT Excl. Unusual Items	2,954.00	3,072.00	16,172.00	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00
Impairment of Goodwill	3,184.00	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	(6,368.00)	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	(230.00)	3,072.00	16,172.00	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00
Income Tax Expense	(1,676.00)	(1,116.00)	4,741.00	2,443.00	6,234.00	7,199.00	10,981.00	6,437.00	5,324.00	1,101.00	1,998.00
Earnings from Cont. Ops.	1,446.00	4,188.00	11,431.00	5,520.00	15,836.00	17,822.00	18,232.00	28,147.00	27,430.00	17,894.00	31,978.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	1,446.00	4,188.00	11,431.00	5,520.00	15,836.00	17,822.00	18,232.00	28,147.00	27,430.00	17,894.00	31,978.00
Pref. Dividends	1,361.00	1,428.00	1,349.00	1,044.00	1,483.00	1,682.00	1,614.00	1,451.00	1,432.00	1,421.00	1,421.00
Other Adj	1.00	2.00	2.00	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	84.00	2,758.00	10,080.00	4,476.00	14,353.00	16,140.00	16,618.00	26,696.00	25,998.00	16,473.00	30,557.00
Abnormal Losses (Gains)	2,528.00	16,700.00	7,828.00	16,640.00	1,889.00	1,438.00	1,181.00	821.00	903.00	956.00	218.00
Tax Effect on Abnormal Items	229.60	(5,845.00)	(2,739.80)	(5,824.00)	(661.15)	(503.30)	2,486.65	(172.41)	(189.63)	(200.76)	(45.78)
NI to Common Excl. Extra Items	2,841.60	13,613.00	15,168.20	15,292.00	15,580.85	17,074.70	20,285.65	27,344.59	26,711.37	17,228.24	30,729.22
Per Share Items											
Basic EPS	0.01	0.26	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60
Basic EPS Excl. Extra Items	0.01	0.26	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60
Weighted Avg. Basic Shares Out.	10,142.63	10,746.03	10,731.17	10,527.82	10,462.28	10,284.15	10,195.60	10,096.50	9,390.50	8,753.20	8,493.30
Diluted EPS	0.01	0.25	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57
Diluted EPS Excl. Extra Items	0.01	0.25	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57
Weighted Avg. Diluted Shares Out.	10,254.82	10,840.85	11,491.42	10,584.54	11,213.99	11,046.81	10,778.40	10,236.90	9,442.90	8,796.90	8,558.40
Normalized Basic EPS	0.82	-	1.16	1.31	1.38	1.45	1.85	2.63	2.75	1.87	3.57
Normalized Diluted EPS	0.28	1.25	1.34	1.44	1.42	1.57	1.90	2.67	2.83	1.96	3.59
Dividends per Share	-	-	-	-	-	-	-	-	-	-	-
Payout Ratio %	491.67	15.84	4.25	28.22	14.57	15.93	23.93	20.42	23.84	38.26	21.68
Supplemental Items											
EBITA	-	-	-	-	-	-	-	-	-	-	-
EBIT	-	-	-	-	-	-	-	-	-	-	-
As Reported Total Revenue*	-	-	-	-	-	-	-	-	-	-	-
Effective Tax Rate %	-	-	29.32	30.68	28.25	28.77	37.59	18.61	16.25	5.80	5.88
Normalized Net Income	2,841.60	13,613.00	15,168.20	15,292.00	15,580.85	17,074.70	20,285.65	27,344.59	26,711.37	17,228.24	30,729.22
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	-	-	-	78.00	28.00	1,367.00	1,649.00	1,729.00	1,974.00	2,031.00	2,768.00
Stock-Based Comp., Total	-	-	-	78.00	28.00	1,367.00	1,649.00	1,729.00	1,974.00	2,031.00	2,768.00

Ticker:	BAC US EQUITY
Period Type	Annuals

BAC US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	120,102.00	110,752.00	131,322.00	33,118.00	31,265.00	30,719.00	29,480.00	29,063.00	30,152.00	36,430.00	29,222.00
Short Term Investments	445,470.00	524,132.00	469,788.00	512,480.00	498,907.00	493,869.00	524,475.00	452,449.00	486,293.00	445,455.00	555,153.00
Total Cash & ST Investments	565,572.00	634,884.00	601,110.00	545,598.00	530,172.00	524,588.00	553,955.00	481,512.00	516,445.00	481,885.00	584,375.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	565,572.00	634,884.00	601,110.00	545,598.00	530,172.00	524,588.00	553,955.00	481,512.00	516,445.00	481,885.00	584,375.00
Net Property, Plant & Equipment	13,637.00	11,858.00	10,475.00	10,049.00	9,485.00	9,139.00	9,247.00	9,906.00	10,561.00	11,000.00	10,833.00
Long-term Investments	35,265.00	49,481.00	55,150.00	59,766.00	84,508.00	117,071.00	125,013.00	203,652.00	215,730.00	438,249.00	674,554.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	371,206.00	372,080.00	311,503.00	304,509.00	299,606.00	307,653.00	303,379.00	294,810.00	295,063.00	315,554.00	340,498.00
Total Assets	985,680.00	1,068,303.00	978,238.00	919,922.00	923,771.00	958,451.00	991,594.00	989,880.00	1,037,799.00	1,246,688.00	1,610,260.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	408,485.00	397,577.00	373,650.00	337,365.00	269,352.00	257,266.00	290,718.00	275,397.00	274,549.00	262,891.00	318,689.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	182,569.00	194,595.00	173,069.00	192,347.00	184,736.00	186,849.00	186,423.00	202,969.00	210,927.00	216,851.00	227,236.00
Total Current Liabilities	591,054.00	592,172.00	546,719.00	529,712.00	454,088.00	444,115.00	477,141.00	478,366.00	485,476.00	479,742.00	545,925.00
Long-Term Debt	274,850.00	275,585.00	203,598.00	212,415.00	236,764.00	216,823.00	227,402.00	229,340.00	248,990.00	271,481.00	289,058.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	865,904.00	867,757.00	750,317.00	742,127.00	690,852.00	660,938.00	704,543.00	707,706.00	734,466.00	751,223.00	834,983.00
Pref. Stock, Non-Redeem.	18,397.00	18,768.00	13,352.00	19,309.00	22,273.00	25,220.00	22,323.00	22,326.00	23,401.00	24,510.00	24,708.00
Total Pref. Equity	18,397.00	18,768.00	13,352.00	19,309.00	22,273.00	25,220.00	22,323.00	22,326.00	23,401.00	24,510.00	24,708.00
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	156,621.00	158,142.00	155,293.00	153,458.00	151,042.00	147,038.00	138,089.00	118,896.00	91,723.00	85,982.00	62,398.00
Retained Earnings	60,520.00	62,843.00	72,497.00	75,024.00	88,219.00	101,225.00	113,816.00	136,314.00	156,319.00	164,088.00	188,064.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(5,437.00)	(2,797.00)	(8,457.00)	(4,320.00)	(5,358.00)	(7,288.00)	(7,082.00)	(12,211.00)	(6,633.00)	(1,656.00)	(5,104.00)
Total Common Equity	211,704.00	218,188.00	219,333.00	224,162.00	233,903.00	240,975.00	244,823.00	242,999.00	241,409.00	248,414.00	245,358.00
Total Equity	230,101.00	236,956.00	232,685.00	243,471.00	256,176.00	266,195.00	267,146.00	265,325.00	264,810.00	272,924.00	270,066.00
Total Liabilities And Equity	1,096,005.00	1,104,713.00	983,002.00	985,598.00	947,028.00	927,133.00	971,689.00	973,031.00	999,276.00	1,024,147.00	1,105,049.00
Supplemental Items											
Total Shares Out. on Filing Date	10,535.94	10,778.26	10,591.81	10,516.54	10,380.27	10,052.63	10,287.30	9,669.29	8,650.81	8,650.81	8,077.83
Total Shares Out. on Balance Sheet Date	10,535.94	10,778.26	10,591.81	10,516.54	10,380.27	10,052.63	10,287.30	9,669.29	8,650.81	8,650.81	8,077.83
Book Value/Share	20.09	20.24	20.71	21.32	22.53	23.97	23.80	25.13	27.91	28.72	30.37
Tangible Book Value	133,716.00	141,528.00	143,915.00	149,773.00	160,374.00	169,017.00	173,560.00	172,274.00	170,797.00	177,312.00	174,183.00
Tangible Book Value/Share	12.69	13.13	13.59	14.24	15.45	16.81	16.87	17.82	19.74	20.50	21.56
Total Debt	683,335.00	673,162.00	577,248.00	549,780.00	506,116.00	474,089.00	518,120.00	504,737.00	523,539.00	534,372.00	607,747.00
Net Debt	326,046.00	323,792.00	244,058.00	211,858.00	146,537.00	118,266.00	136,786.00	58,708.00	80,275.00	(156,695.00)	1,662.00
Total Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	281,791.00	267,190.00	242,117.00	224,000.00	213,280.00	208,000.00	209,376.00	204,000.00	208,000.00	212,505.00	208,248.00

Ticker: **BACUS EQUITY**
 Period Type: **Annuals**

Sort: **Ascend**
 Consolidated: **Yes**

Accounting: **Mixed**

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
TEV / LTM Total Revenue	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
TEV / LTM EBITDA	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
TEV / LTM EBIT	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Price / LTM EPS	Close	19.9x	9.3x	11.6x	12.4x	11.9x	14.0x	15.5x	9.2x	12.5x	15.5x	12.4x
	Average	8.1x	30.2x	10.7x	12.2x	11.5x	10.9x	15.7x	15.6x	11.1x	9.3x	20.6x
	High	19.9x	41.4x	12.7x	13.5x	12.8x	16.3x	19.0x	17.3x	13.3x	15.5x	24.7x
	Low	4.0x	9.3x	8.8x	10.8x	10.5x	7.9x	14.0x	9.2x	9.2x	6.4x	12.4x
Price / Book Value	Close	0.3x	0.6x	0.8x	0.8x	0.7x	0.9x	1.2x	1.0x	1.3x	1.1x	1.5x
	Average	0.5x	0.4x	0.7x	0.8x	0.8x	0.7x	1.0x	1.2x	1.2x	0.9x	1.4x
	High	0.7x	0.6x	0.8x	0.9x	0.9x	1.0x	1.2x	1.4x	1.4x	1.3x	1.7x
	Low	0.2x	0.3x	0.5x	0.7x	0.7x	0.5x	0.9x	1.0x	1.0x	0.6x	1.0x
Price / Tangible Book Value	Close	0.4x	0.9x	1.1x	1.3x	1.1x	1.3x	1.7x	1.4x	1.8x	1.5x	2.1x
	Average	0.8x	0.7x	1.0x	1.2x	1.2x	1.0x	1.5x	1.8x	1.7x	1.3x	2.0x
	High	1.2x	0.9x	1.2x	1.3x	1.3x	1.5x	1.8x	1.9x	2.0x	1.8x	2.4x
	Low	0.4x	0.5x	0.8x	1.1x	1.1x	0.7x	1.3x	1.3x	1.4x	0.9x	1.4x
Price / Cash Flow	Close	0.9x	--	1.8x	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--
	Average	1.2x	1.3x	1.8x	1.9x	5.7x	5.7x	13.9x	30.6x	7.5x	4.0x	9.3x
	High	1.8x	1.8x	1.8x	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x
	Low	0.6x	0.9x	1.8x	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x
TEV / LTM FCF	Close	0.9x	--	1.8x	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--
	Average	1.2x	1.4x	1.8x	1.9x	5.7x	5.7x	13.9x	30.6x	7.5x	4.0x	9.3x
	High	1.8x	1.9x	1.8x	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x
	Low	0.6x	0.9x	1.8x	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x
Dividend Yield	Close	0.7	0.3	0.3	0.7	1.2	1.1	1.3	2.2	1.9	2.4	1.8
	Average	0.5	0.5	0.3	0.2	0.7	1.3	1.0	1.3	1.8	2.6	1.8
	High	0.8	0.7	0.4	0.7	1.2	1.8	1.3	2.2	2.2	3.7	2.4
	Low	0.3	0.3	0.3	0.2	0.7	0.9	0.8	1.2	1.5	1.9	1.5

Ticker:	BAC US EQUITY
Period Type:	Quarters

BAC US EQUITY	Ascend
Consolidated	Yes

Accounting	Mixed
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Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FQ	-9FQ	-8FQ	-7FQ	-6FQ	-5FQ	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
Ratios											
For the Fiscal Period Ending	31/03/2020	30/06/2020	30/09/2020	31/12/2020	31/03/2021	30/06/2021	30/09/2021	31/12/2021	31/03/2022	30/06/2022	30/09/2022
Profitability											
Return on Assets	1.0%	0.8%	0.8%	0.7%	0.8%	1.0%	1.0%	1.1%	1.0%	0.9%	0.9%
Return on Capital	3.0%	2.5%	2.4%	2.2%	2.7%	3.2%	3.6%	3.8%	3.5%	3.2%	3.1%
Return on Equity	9.3%	7.7%	7.3%	6.7%	8.3%	10.6%	11.7%	12.4%	12.1%	10.8%	10.6%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	16.9%	15.8%	21.0%	28.7%	38.2%	35.6%	37.3%	33.7%	32.1%	27.3%	27.3%
Net Income Margin	17.6%	15.8%	24.0%	27.2%	35.3%	43.0%	33.8%	31.8%	30.4%	27.5%	28.9%
Normalized Net Income Margin	14.6%	15.8%	24.8%	26.5%	33.2%	42.0%	32.2%	30.7%	28.5%	28.4%	28.5%
Free Cash Flow Margin	83.6%	-13.5%	-160.5%	271.6%	-229.3%	-43.4%	43.0%	202.4%	-195.6%	-22.3%	53.7%
Asset Turnover											
Total Asset Turnover	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x
Fixed Asset Turnover	10.6x	10.0x	9.3x	8.7x	8.4x	8.3x	8.5x	8.6x	8.7x	8.9x	9.5x
Accounts Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Curr Liab	--	--	--	--	--	--	--	--	--	--	--
Ave. Davs Sales Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Davs Inventory Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Davs Pivable Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Cash Conversion Cycle	--	--	--	--	--	--	--	--	--	--	--
Long Term Solvency											
Total Debt/Equity	201.6%	203.1%	204.2%	195.8%	209.9%	223.8%	227.0%	225.0%	238.3%	224.9%	219.1%
Total Debt/Capital	66.8%	67.0%	67.1%	66.2%	67.7%	69.1%	69.4%	69.2%	70.4%	69.2%	68.7%
LT Debt/Equity	106.3%	108.0%	104.2%	109.3%	100.6%	108.2%	111.9%	117.8%	116.4%	114.9%	112.0%
LT Debt/Capital	32.1%	32.5%	31.3%	33.6%	29.6%	30.6%	31.3%	32.9%	30.9%	31.5%	31.3%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBIT / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
FRITDA / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
(EBITDA-CAPEX) / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Net Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Altman Z Score	--	--	--	--	--	--	--	--	--	--	--
Growth Over Prior Year											
Total Revenue	(7.7%)	(17.5%)	(24.0%)	(21.5%)	(10.7%)	(5.8%)	10.7%	8.9%	2.2%	11.5%	26.4%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
FRITDA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	(45.2%)	(51.9%)	(15.5%)	(21.8%)	100.7%	161.1%	57.6%	28.2%	(12.2%)	(32.3%)	(7.9%)
Net Income	(45.2%)	(51.9%)	(15.5%)	(21.8%)	100.7%	161.1%	57.6%	28.2%	(12.2%)	(32.3%)	(7.9%)
Normalized Net Income	(52.5%)	(51.1%)	(4.8%)	(23.0%)	128.3%	155.3%	45.6%	27.0%	(12.6%)	(28.5%)	(4.6%)
Diluted EPS before Extra	(42.9%)	(50.0%)	(8.9%)	(20.3%)	115.0%	178.4%	66.7%	39.0%	(7.0%)	(29.1%)	(4.7%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	5.3%	3.5%	3.9%	4.2%	0.1%	(0.4%)	(2.0%)	(1.5%)	0.2%	2.5%	4.1%
Total Assets	10.2%	14.4%	12.9%	15.8%	13.4%	10.5%	12.7%	11.0%	9.0%	2.7%	(0.4%)
Tangible Book Value	8.3%	5.1%	4.9%	3.8%	5.6%	8.5%	7.2%	5.2%	0.4%	(2.3%)	(2.2%)
Common Equity	(1.3%)	(1.8%)	0.3%	2.9%	3.4%	4.7%	1.5%	(1.2%)	(4.1%)	(5.4%)	(3.5%)
Cash from Ops.	26.1%	(55.3%)	477.4%	(7.6%)	(374.8%)	209.7%	(130.0%)	(18.2%)	(13.2%)	(45.8%)	34.3%
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Levered Free Cash Flow	26.1%	(55.3%)	472.4%	(7.6%)	(374.8%)	209.7%	(130.0%)	(18.2%)	(13.2%)	(45.8%)	34.3%
Unlevered Free Cash Flow	28.7%	(42.5%)	461.5%	(7.8%)	(421.0%)	130.3%	(122.1%)	(19.1%)	(12.5%)	(36.8%)	42.5%
Dividend per Share	20.0%	20.0%	0.0%	0.0%	0.0%	0.0%	16.7%	16.7%	16.7%	16.7%	4.8%

CAGR Over Two Years											
Total Revenue	(0.3%)	(5.8%)	(11.4%)	(12.8%)	(8.7%)	(11.9%)	(8.3%)	(7.5%)	(4.2%)	2.5%	18.3%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
FRIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	(23.9%)	(27.8%)	(17.5%)	(13.3%)	4.9%	12.0%	15.4%	0.1%	32.8%	33.0%	20.5%
Net Income	(23.9%)	(27.8%)	(17.5%)	(13.3%)	4.9%	12.0%	15.4%	0.1%	32.8%	33.0%	20.5%
Normalized Net Income	(28.7%)	(27.2%)	(14.3%)	(14.0%)	4.1%	11.8%	17.7%	(1.1%)	41.2%	35.1%	17.8%
Diluted EPS before Extra	(19.7%)	(23.4%)	(12.1%)	(8.2%)	10.8%	18.0%	23.2%	5.3%	41.4%	40.5%	26.0%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventorv	--	--	--	--	--	--	--	--	--	--	--
Net PP&F	7.2%	6.4%	6.1%	5.4%	7.7%	1.5%	0.9%	1.3%	0.1%	1.0%	1.0%
Total Assets	6.1%	9.4%	8.2%	9.4%	11.8%	12.5%	12.8%	13.4%	11.2%	6.5%	5.9%
Tangible Book Value	8.5%	8.0%	8.4%	7.3%	6.9%	6.8%	6.1%	4.5%	3.0%	3.0%	7.4%
Common Equitv	(0.0%)	0.2%	1.2%	1.1%	1.0%	1.4%	0.9%	0.8%	(0.4%)	(0.5%)	(1.0%)
Cash from Ops.	(31.3%)	(32.1%)	--	--	--	17.7%	--	(13.1%)	--	29.6%	--
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Levered Free Cash Flow	(31.3%)	(32.1%)	--	--	--	17.7%	--	(13.1%)	--	29.6%	--
Unlevered Free Cash Flow	(33.8%)	(22.7%)	--	--	--	15.0%	--	(13.7%)	--	20.7%	--
Dividend per Share	22.5%	22.5%	9.5%	9.5%	9.5%	9.5%	8.0%	8.0%	8.0%	8.0%	10.6%
CAGR Over Three Years											
Total Revenue	2.4%	(2.6%)	(5.0%)	(3.9%)	(3.7%)	(5.8%)	(4.6%)	(6.1%)	(5.2%)	(4.7%)	2.1%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
FRITDA	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	(9.1%)	(11.6%)	(3.5%)	32.2%	5.2%	10.8%	2.4%	(1.2%)	(1.1%)	(5.3%)	7.0%
Net Income	(9.1%)	(11.6%)	(3.5%)	32.2%	5.2%	10.8%	2.4%	(1.2%)	(1.1%)	(5.3%)	7.0%
Normalized Net Income	(13.3%)	(10.8%)	(0.2%)	1.2%	5.1%	10.6%	2.3%	(2.1%)	(1.8%)	(3.7%)	9.8%
Diluted EPS before Extra	(3.9%)	(7.7%)	3.5%	43.4%	11.5%	17.8%	8.8%	5.4%	4.6%	(0.5%)	13.1%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventorv	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	5.0%	6.6%	6.7%	6.0%	4.8%	4.1%	3.3%	3.0%	1.8%	1.9%	1.9%
Total Assets	5.2%	6.7%	6.2%	7.3%	8.4%	9.8%	9.7%	9.9%	10.9%	9.1%	8.7%
Tangible Book Value	4.7%	4.0%	5.6%	6.7%	7.5%	8.2%	8.0%	6.6%	4.7%	3.7%	3.2%
Common Equitv	(0.2%)	(0.5%)	(0.6%)	0.5%	1.1%	1.7%	1.3%	0.3%	(0.7%)	(0.9%)	(0.6%)
Cash from Ops.	(213.6%)	(167.1%)	(217.8%)	(297.4%)	(209.0%)	12.6%	(20.7%)	(247.5%)	(244.4%)	(9.1%)	(232.1%)
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Levered Free Cash Flow	(213.6%)	(167.1%)	(217.8%)	(297.4%)	(209.0%)	12.6%	(20.7%)	(247.5%)	(244.4%)	(9.1%)	(232.1%)
Unlevered Free Cash Flow	(206.0%)	(181.9%)	(223.8%)	(282.5%)	(212.1%)	11.3%	(24.4%)	(239.7%)	(253.5%)	(5.8%)	(220.9%)
Dividend per Share	33.9%	33.9%	14.5%	14.5%	14.5%	14.5%	11.9%	11.9%	11.9%	11.9%	6.9%
CAGR Over Five Years											
Total Revenue	7.7%	(0.5%)	(1.6%)	(1.1%)	0.6%	(1.0%)	(0.0%)	0.6%	(0.3%)	(0.6%)	3.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	5.3%	(7.2%)	1.1%	10.7%	18.3%	14.0%	9.2%	9.1%	5.8%	4.1%	5.5%
Net Income	5.3%	(7.2%)	1.1%	10.7%	18.3%	14.0%	9.2%	9.1%	5.8%	4.1%	5.5%
Normalized Net Income	0.7%	(6.9%)	3.1%	10.1%	19.1%	13.9%	9.3%	8.9%	5.4%	5.3%	6.7%
Diluted EPS before Extra	9.9%	(3.0%)	6.1%	16.9%	25.2%	20.2%	15.7%	16.0%	12.2%	9.2%	12.0%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventorv	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	1.9%	2.2%	2.7%	3.0%	2.9%	3.3%	3.2%	3.5%	3.0%	4.3%	4.4%
Total Assets	4.1%	5.0%	4.9%	5.6%	6.3%	6.7%	7.0%	7.4%	7.6%	6.7%	6.1%
Tangible Book Value	6.2%	5.9%	5.6%	5.8%	5.4%	5.4%	4.9%	5.1%	4.0%	3.6%	4.3%
Common Equity	1.2%	1.1%	1.0%	1.2%	0.9%	1.0%	0.3%	0.4%	(0.3%)	(0.5%)	(0.8%)
Cash from Ops.	138.8%	(2.0%)	(204.8%)	(217.8%)	(236.9%)	(190.6%)	(6.7%)	(215.6%)	28.5%	(187.3%)	(8.0%)
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Levered Free Cash Flow	138.8%	(2.0%)	(204.8%)	(217.8%)	(236.9%)	(190.6%)	(6.7%)	(215.6%)	28.5%	(187.3%)	(8.0%)
Unlevered Free Cash Flow	(295.0%)	2.6%	(206.9%)	(216.2%)	(240.6%)	(195.0%)	(9.6%)	(213.3%)	27.3%	(195.6%)	(9.8%)
Dividend per Share	29.2%	29.2%	29.2%	29.2%	29.2%	29.2%	22.9%	22.9%	22.9%	22.9%	12.9%

Ticker: **BAC US EQUITY**
 BAC US EQUITY Ascend
 Currency Reporting Change USD
 Period Type: **Annuals**
 Consolidated: **Yes**
 Accounting: **Mixed**

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
REVENUE											
Revenue by Product											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Consumer Banking	-	-	-	-	-	-	-	-	-	-	-
Global Markets	-	-	-	-	-	-	-	-	-	-	-
Global Banking	-	-	-	-	-	-	-	-	-	-	-
Global Wealth & Investment Management	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-

	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue by Geography											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
United States	-	-	-	-	-	-	-	-	-	-	-
Foreign	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

Ticker: BACUS EQUITY	Sort: Ascend	Currency: USD	Reporting: <input checked="" type="checkbox"/>	Change: <input type="checkbox"/>
Period Type: Annuals	Consolidated: Yes	Accounting: Mixed		

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	469.00	277.00	33.00	30.00	27.00	25.00	25.00	20.00	18.00	21.00	28.00
Interest Cost	997.00	916.00	841.00	907.00	836.00	847.00	795.00	733.00	771.00	639.00	526.00
Expected Return on Plan Assets	(1,552.00)	(1,535.00)	(1,254.00)	(1,279.00)	(1,270.00)	(1,262.00)	(1,299.00)	(1,346.00)	(1,282.00)	(1,291.00)	(1,292.00)
Pension Expense (Income)	332.00	190.00	(99.00)	(200.00)	(196.00)	(215.00)	(290.00)	(381.00)	(314.00)	(391.00)	(458.00)
Other Postretirement Cost											
Service Cost	15.00	13.00	9.00	8.00	8.00	7.00	6.00	6.00	5.00	5.00	5.00
Interest Cost	80.00	71.00	54.00	58.00	48.00	47.00	43.00	36.00	38.00	32.00	24.00
Expected Return on Plan Assets	(9.00)	(8.00)	(5.00)	(4.00)	(1.00)	-	-	(6.00)	(5.00)	(4.00)	(3.00)
Other Postretirement Benefits Expense (I)	104.00	74.00	26.00	(23.00)	13.00	(23.00)	32.00	6.00	12.00	60.00	46.00
Pension Funded Status											
Fair Value of Plan Assets	20,153.00	21,643.00	23,453.00	24,105.00	23,505.00	23,772.00	25,375.00	23,223.00	25,637.00	27,643.00	27,694.00
Actual Return (Loss) on Plan Assets	970.00	2,261.00	2,802.00	1,853.00	1,469.00	1,690.00	2,531.00	(723.00)	18,679.00	3,132.00	1,222.00
Employer Contribution	203.00	264.00	229.00	181.00	155.00	152.00	121.00	113.00	111.00	109.00	111.00
Benefits Paid	(1,043.00)	(1,129.00)	(1.00)	(1,217.00)	(1,162.00)	(1,149.00)	(1,116.00)	(1,271.00)	(1,435.00)	(1,272.00)	(1,233.00)
Projected Benefit Obligation	20,012.00	21,449.00	19,795.00	21,525.00	20,094.00	20,792.00	21,567.00	19,512.00	21,167.00	22,772.00	21,545.00
Over(Under) Funded Pension	141.00	194.00	3,658.00	2,580.00	3,411.00	2,980.00	3,808.00	3,711.00	4,470.00	4,871.00	6,149.00
Accumulated Benefit Obligation	18,986.00	21,334.00	19,675.00	21,419.00	19,992.00	20,673.00	21,483.00	19,464.00	21,121.00	22,685.00	21,460.00
Pension Funding Ratio	100.70	100.90	118.48	111.99	116.98	114.33	117.66	119.02	121.12	121.39	128.54
Other Postretirement Funded Status											
Fair Value of Plan Assets	91.00	86.00	72.00	28.00	-	-	300.00	252.00	199.00	143.00	117.00
Actual Return (Loss) on Plan Assets	2.00	10.00	9.00	6.00	-	-	-	5.00	5.00	1.00	-
Employer Contribution	84.00	117.00	61.00	53.00	79.00	104.00	393.00	43.00	24.00	--	38.00
Benefits Paid	(255.00)	(139.00)	(138.00)	(129.00)	(127.00)	(125.00)	(125.00)	(115.00)	(103.00)	--	(171.00)
Projected Benefit Obligation	1,619.00	1,574.00	1,356.00	1,346.00	1,152.00	1,125.00	1,056.00	928.00	989.00	1,007.00	928.00
Over(Under) Funded Post Ret Benefits	(1,528.00)	(1,488.00)	(1,284.00)	(1,318.00)	(1,152.00)	(1,125.00)	(756.00)	(676.00)	(790.00)	(864.00)	(811.00)
Other Post-Retirement Funding Ratio	5.62	5.46	5.31	2.08	-	-	28.41	27.16	20.12	14.20	12.61
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	7.44	7.47	6.50	6.00	5.58	5.59	6.00	6.00	6.00	6.00	5.75
Discount Rate used on Plan Liabilities	5.45	3.97	4.00	4.85	3.97	4.38	4.16	3.68	4.32	3.32	2.57
Rate of Compensation Increase	4.08	1.12	--	--	1.19	1.01	4.51	4.31	4.49	4.10	4.11
Other Postretirement Benefits											
Expected Return on Plan Assets	8.00	8.00	6.50	6.00	6.00	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	5.10	3.65	3.65	4.50	3.75	4.32	3.99	3.58	4.26	3.27	2.48
Health Care Cost Trend Projected(next y)	8.00	7.50	6.50	11.52	7.00	7.00	4.73	4.37	4.13	2.00	2.00
Pension Plan Asset Allocation											
Fair Value of Plan Assets	20,153.00	21,643.00	23,453.00	24,105.00	23,505.00	23,772.00	25,375.00	23,223.00	25,637.00	27,643.00	27,694.00
Asset Category - Equities %	47.37	47.47	43.11	35.62	35.65	34.60	31.51	26.19	24.37	21.25	22.78
Asset Category - Debt %	40.61	39.16	38.20	42.16	45.16	49.91	49.20	56.12	61.11	65.74	64.23
Asset Category - Real Estate %	1.85	2.05	2.51	3.17	3.77	3.83	3.69	3.89	3.69	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	5.43	6.93	11.98	15.84	13.04	7.46	12.59	9.36	6.54	4.99	4.83
Asset Category - Other %	4.73	4.78	4.52	3.34	2.38	4.21	4.19	4.53	5.07	2.58	2.38
Expected Pension Payments											
Year 1	1,372.00	1,184.00	1,230.00	1,220.00	1,217.00	1,201.00	1,254.00	1,244.00	1,267.00	1,227.00	1,321.00
Year 2	1,372.00	1,236.00	1,226.00	1,207.00	1,197.00	1,200.00	1,249.00	1,279.00	1,278.00	1,322.00	1,324.00
Year 3	1,371.00	1,220.00	1,216.00	1,204.00	1,204.00	1,197.00	1,270.00	1,269.00	1,269.00	1,311.00	1,309.00
Year 4	1,372.00	1,213.00	1,211.00	1,203.00	1,199.00	1,211.00	1,263.00	1,278.00	1,263.00	1,302.00	1,301.00
Year 5	1,372.00	1,201.00	1,200.00	1,203.00	1,210.00	1,207.00	1,272.00	1,268.00	1,273.00	1,295.00	1,299.00
Beyond Year 5	6,803.00	5,917.00	5,959.00	5,992.00	5,982.00	5,964.00	6,223.00	6,168.00	6,014.00	6,126.00	6,003.00
Expected Postretirement Benefits											
Year 1	177.00	165.00	159.00	144.00	134.00	124.00	92.00	85.00	83.00	--	78.00
Year 2	178.00	165.00	157.00	140.00	128.00	120.00	87.00	82.00	80.00	--	74.00
Year 3	179.00	163.00	154.00	136.00	124.00	114.00	84.00	79.00	77.00	--	71.00
Year 4	178.00	159.00	149.00	130.00	117.00	111.00	81.00	77.00	74.00	--	67.00
Year 5	175.00	153.00	144.00	124.00	113.00	107.00	78.00	74.00	72.00	--	64.00
Beyond Year 5	783.00	675.00	634.00	553.00	502.00	474.00	343.00	323.00	313.00	--	275.00

